IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Woodruff et al.)	
)	Examiner:
Serial No.:)	
)	Art Unit:
Filing Date:)	

Title: ZERO PREMIUM EQUITY PARTICIPATING SECURITIES

<u>INFORMATION</u> DISCLOSURE STATEMENT

Pittsburgh, Pennsylvania 15222

Commissioner for Patents Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Applicants, in accordance with their duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advise the United States Patent and Trademark Office of the references listed on the accompanying form PTO/SB/08A. Copies of the cited references are enclosed.

Applicants note that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this Information Disclosure Statement "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Respectfully submitted,

Date: Oct. 3, 2003

Mark G. Knedeisen

Reg. No. 42,747

KIRKPATRICK & LOCKHART LLP Henry W. Oliver Building 535 Smithfield Street Pittsburgh, PA 15222

Ph. (412) 355-6342 Fax (412) 355-6501

Approved for use through 10/31/2002. OMB 0651-0031 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

				Complete if Known		
Substitute for fo	m 1449A/PT0)		Application Number		
				Filing Date		
INFOR	MATION !	DISCLOS	SURE	First Named Inventor	Woodruff	
STATEMENT BY APPLICANT		Art Unit				
				Examiner Name		
(use as	many shee	ts as neces	ssary)			
Sheet	1	of	1	Attorney Docket Number	030675	

OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS				
Examiner Cite No.1		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published		
		Prospectus Supplement, Public Service Enterprise Group Incorporated (PSEG), Sept. 5, 2002.		
		Prospectus Supplement, The Hartford Financial Services Group, Inc., Sept. 9, 2002		
<u>-</u>		· · · · · · · · · · · · · · · · · · ·		
.				

Examiner	Date	
Signature	Considered	

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.